



Substitute for form 1449A&B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 20

Complete If Known

Application Number	10/010,068
Filing Date	December 6, 2001
First Named Inventor	Karas et al.
Art Unit	3625
Examiner Name	Robert M. Pond
Attorney Docket Number	020375-000610US

U.S. PATENT DOCUMENTS+

Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-3,599,151	08-10-1971	Harr	
	AB	US-3,783,755	01-08-1974	Lagin	
	AC	US-3,833,395	09-03-1974	Earl J. Gosnell	
	AD	US-4,032,931	06-28-1977	Haker	
	AE	US-4,321,672	03-23-1982	Braun et al.	
	AF	US-4,454,414	06-12-1984	Benton	
	AG	US-4,562,340	12-31-1985	Tateisi et al.	
	AH	US-4,562,341	12-31-1985	Ohmae et al.	
	AI	US-4,630,200	12-16-1986	Ohmae et al.	
	AJ	US-4,678,895	07-07-1987	Tateisi et al.	
	AK	US-4,722,554	02-02-1988	Pettit	
	AL	US-4,812,628	03-14-1989	Boston et al.	
	AM	US-4,902,881	02-02-1990	Janku	
	AN	US-4,961,142	10-02-1990	Elliott et al.	
	AO	US-4,972,318	11-20-1990	Brown et al.	
	AP	US-5,021,967	01-04-1991	Smith	
	AQ	US-5,053,607	10-01-1991	Carlson et al.	
	AR	US-5,119,293	01-02-1992	Hammond	
	AS	US-5,175,682	12-29-1992	Higashiyama et al.	
	AT	US-5,220,501	06-15-1993	Lawlor et al.	
	AU	US-5,283,829	02-01-1994	Anderson	
	AV	US-5,350,906	09-27-1994	Brody et al.	
	AW	US-5,367,452	11-22-1994	Gallery et al.	
	AX	US-5,408,077	04-18-1995	Campo et al.	
	AY	US-5,426,594	06-20-1995	Wright et al.	
	AZ	US-5,448,043	09-1995	Nakano et al.	
	BA	US-5,461,217	10-24-1995	Claus	
	BB	US-5,464,971	11-07-1995	Sutcliffe et al.	
	BC	US 5,465,206	11-07-1995	Hilt et al.	
	BD	US-5,477,037	12-19-1995	Berger	
	BE	US-5,477,038	12-19-1995	Levine et al.	
	BF	US-5,484,988	01-16-1996	Hills et al.	
	BG	US-5,491,325	02-13-1996	Huang et al.	
	BH	US-5,504,677	04-02-1996	Robert E. Pollin	
	BI	US-5,510,979	04-23-1996	Moderi et al.	
	BJ	US-5,513,117	04-30-1996	Small	
	BK	US 5,524,073	06-04-1996	Stambler	
	BL	US-5,555,496	09-10-1996	Tackbary et al.	
	BM	US-5,570,465	10-29-1996	Tsakanikas	

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Considered

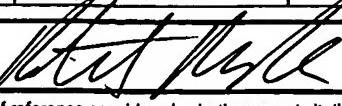
6/26/06

*EXAMINER: Initial if reference considered, whether or not citation(s) in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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				Examiner Name	Robert M. Pond
Sheet	2	of	20	Attorney Docket Number	020375-000610US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (# known)			
	BN	US-5,577,109	11-19-1996	Stimson et al.	
	BO	US 5,604,802	02-18-1997	Holloway	
	BP	US-5,622,388	04-22-1997	Isabelo S. Alcordo	
	BQ	US-5,629,982	05-13-1997	Micali	
	BR	US 5,638,283	06-10-1997	Herbert	
	BS	US 5,649,117	07-15-1997	Landry	
	BT	US-5,650,604	07-22-1997	Marcous et al.	
	BU	US-5,657,201	08-12-1997	Kochis	
	BV	US-5,677,955	10-14-1997	John Doggett et al.	
	BW	US-5,679,940	10-21-1997	Templeton et al.	
	BX	US-5,699,528	12-16-1997	Edward J. Hogan	
	BY	US-5,717,868	02-10-1998	James	
	BZ	US-5,721,768	02-24-1998	Stimson et al.	
	CA	US-5,732,136	03-24-1998	Murphree et al.	
	CB	US-5,732,400	03-24-1998	Mandler et al.	
	CC	US-5,745,886	04-28-1998	Rosen	
	CD	US-5,757,917	05-26-1998	Rose et al.	
	CE	US-5,764,888	06-09-1998	Bolan et al.	
	CF	US-5,774,879	06-30-1998	Custy et al.	
	CG	US-5,778,067	07-14-1998	Jones et al.	
	CH	US-5,779,379	07-14-1998	Mason et al.	
	CI	US 5,783,808	07-21-1998	Josephson	
	CJ	US-5,787,403	07-28-1998	Randle	
	CK	US-5,794,207	08-11-1998	Walker et al.	
	CL	US-5,815,657	09-29-1998	Williams et al.	
	CM	US-5,825,617	10-06-1998	Kochis et al.	
	CN	US-5,826,241	10-20-1998	Stein et al.	
	CO	US-5,828,875	10-27-1998	Halvarsson et al.	
	CP	US-5,832,463	11-03-1998	Wade L. Funk	
	CQ	US-5,870,718	02-09-1999	Spector	
	CR	US-5,875,435	02-23-1999	Brown	
	CS	US-5,878,211	03-02-1999	Delagrange et al.	
	CT	US 5,880,446	03-09-1999	Mori et al.	
	CU	US-5,893,080	04-06-1999	McGurl et al.	
	CV	US-5,896,298	04-20-1999	Richter	
	CW	US 5,897,625	04-27-1999	Gustin et al.	
	CX	US-5,897,989	04-27-1999	Beecham	
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	CZ	US-5,899,980	05-04-1999	Wilf et al.	

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		Number	Kind Code ² (if known)		
	DA	US-5,899,982		05-04-1999	Randle
	DB	US-5,902,983		05-11-1999	Crevelt et al.
	DC	US-5,903,881		05-11-1999	Schrader et al.
	DD	US-5,909,492		06-01-1999	Payne et al.
	DE	US-5,909,673		06-01-1999	Gregory
	DF	US-5,910,988		06-08-1999	Ballard
	DG	US-5,913,202		06-15-1999	Motoyama
	DH	US-5,915,023		06-22-1999	Bernstein
	DI	US-5,920,629		07-06-1999	Rosen
	DJ	US-5,920,847		07-06-1999	Kolling et al.
	DK	US-5,920,848		07-06-1999	Schutzer et al.
	DL	US-5,937,396		08-10-1999	Konya
	DM	US-5,949,044		09-07-1999	Walker et al.
	DN	US-5,952,639		09-14-1999	Ohki et al.
	DO	US-5,953,709		09-14-1999	Gilbert et al.
	DP	US-5,953,710		09-14-1999	Fleming
	DQ	US-5,960,412		09-28-1999	Tackbary et al.
	DR	US-5,963,647		10-05-1999	Downing et al.
	DS	US-5,974,146		10-26-1999	Randle et al.
	DT	US-5,974,194		10-26-1999	Tackbary et al.
	DU	US-RE 36,365		11-02-1999	Levine et al.
	DV	US-5,987,426		11-16-1999	Goodwin, III
	DW	US-5,993,047		11-30-1999	Novogrod et al.
	DX	US 5,999,624		12-07-1999	Hopkins
	DY	US-6,003,763		12-21-1999	Gallagher et al.
	DZ	US-6,011,833		01-04-2000	West
	EA	US-6,012,048		01-04-2000	Gustin et al.
	EB	US-6,015,087		01-18-2000	Seifert et al.
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	EE	US-6,030,000		02-29-2000	Diamond
	EF	US-6,032,133		02-29-2000	Hilt et al.
	EG	US-6,032,137		02-29-2000	Ballard
	EH	US 6,035,285		03-07-2000	Schlect et al.
	EI	US-6,035,406		03-07-2000	Moussa et al.
	EJ	US-6,039,245		03-21-2000	Symonds et al.
	EK	US-6,039,250		03-21-2000	Ito et al.
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	EM	US-6,044,362		03-28-2000	Neely

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	ET	US-6,078,907		06-20-2000 Lamm	
	EU	US-6,081,790		06-27-2000 Rosen	
	EV	US-6,088,683		07-11-2000 Jalili	
	EW	US-6,088,684		07-11-2000 Custy et al.	
	EX	US-6,097,834		08-01-2000 Krouse et al.	
	EY	US-6,098,053		08-01-2000 Slater	
	EZ	US-6,106,020		08-22-2000 Leef et al.	
	FA	US-6,119,106		09-12-2000 Mersky et al.	
	FB	US-6,119,931		09-19-2000 Novogrod	
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	FD	US-6,128,603		10-03-2000 Dent et al.	
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	FF	US-6,145,738		11-14-2000 Stinson et al.	
	FG	US-6,148,377		11-14-2000 Carter et al.	
	FH	US-6,149,056		11-21-2000 Stinson et al.	
	FI	US-6,164,528		12-26-2000 Hills et al.	
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	FL	US-6,189,787		02-20-2001 Dorf	
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	FO	US-6,202,054		03-13-2001 Lawlor, et al.	
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	FR	US-6,223,168		04-24-2001 McGurl et al.	
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	FX	US-6,275,829 B1		08-14-2001 Angiulo et al.	
	FY	US-6,286,756		09-11-2001 Stinson et al.	
	FZ	US-6,289,322 B1		09-11-2001 Kitchen et al.	

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		Number	Kind Code ² (if known)		
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	GB	US-6,305,604		10-23-2001	Ono
	GC	US-6,308,887		10-30-2001	Korman et al.
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	GE	US-6,317,745		11-13-2001	Thomas et al.
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	GG	US 6,321,987		11-27-2001	McCall et al.
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	GM	US 6,343,279 B1		01-29-2002	Bissonette et al.
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	GO	US-2002/0023055		02-21-2002	Antognini et al.
	GP	US-6,360,254 B1		03-19-2002	Linden et al.
	GQ	US-6,367,693 B1		04-09-2002	Novogrod
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	GT	US-6,394,343 B1		05-28-2002	Berg et al.
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	GV	US-6,411,942		06-25-2002	Fujimoto
	GW	US-6,415,271		07-02-2002	Turk et al.
	GX	US-2002/0087462 A1		07-04-2002	Stoutenburg et al.
	GY	US 2002/0087463 A1		07-04-2002	Fitzgerald et al.
	GZ	US 2002/0087467 A1		07-04-2002	Muscavage et al.
	HA	US 2002/0104026 A1		08-01-2002	Barra et al.
	HB	US 2002/0111908 A1		08-15-2002	Milberger et al.
	HC	US-6,438,586		08-20-2002	Hass
	HD	US-6,449,599		09-10-2002	Payne et al.
	HE	US-6,453,300		09-17-2002	Simpson
	HF	US 2002/0152168 A1		10-17-2002	Neofytides et al.
	HG	US-2002/0152176 A1		10-17-2002	Neofytides et al.
	HH	US 2002/0153414 A1		10-24-2002	Stoutenburg et al.
	HI	US-6,473,500		10-29-2002	Risafi et al.
	HJ	US 2002/0161702 A1		10-31-2002	Milberger et al.
	HK	US-6,484,936		11-26-2002	Nicoll et al.
	HL	US-6,488,203		12-03-2002	Stoutenburg et al.
	HM	US-6,502,747		01-07-2003	Stoutenburg et al.

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		Number Kind Code ² (if known)			
HN	US 2003/0024979 A1		02-06-2003	Hansen et al.	
HO	US-2003/0028491 A1		02-06-2003	Cooper	
HP	US 2003/0055780 A1		03-20-2003	Hansen et al.	
HQ	US-6,539,363 B1		03-25-2003	Allgeier et al.	
HR	US-2003/0069856		04-10-2003	Seifert et al.	
HS	US 6,547,132		04-15-2003	Templeton et al.	
HT	US-6,549,119		04-15-2003	Turner	
HU	US 2003/0069856 A1		04-10-2003	Seifert	
HV	US 6,554,184		04-29-2003	Amos	
HW	US 2003/0111529 A1		06-19-2003	Templeton et al.	
HX	US 2003/0120777 A1		06-20-2003	Thompson et al.	
HY	US-6,510,453		06-21-2003	Apfel et al.	
HZ	US 2003/0126036 A1		07-03-2003	Mascavage et al.	
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IC	US 2003/0130907 A1		07-10-2003	Karas et al.	
ID	US 2003/0130940 A1		07-10-2003	Hansen et al.	
IE	US 2003/0130948 A1		07-10-2003	Alglene et al.	
IF	US 2003/0135459 A1		07-17-2003	Abelman et al.	
IG	US-2003/0149662 A1		08-07-2003	Shore	
IH	US 2003/0154164 A1		08-14-2003	Mascavage et al.	
II	US-6,609,113 B1		08-19-2003	O'Leary et al.	
IJ	US 2003/0167237 A1		09-04-2003	Degen et al.	
IK	US 6,618,705 B1		09-09-2003	Wang et al.	
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IM	US-RE 38,255 E		09-23-2003	Levine et al.	
IN	US 2003/0187789 A1		10-02-2003	Karas et al.	
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IP	US 2003/0187792 A1		10-02-2003	Hansen et al.	
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IR	US 2003/0208445 A1		11-06-2003	Compiano	
IS	US 2003/0222135 A1		12-04-2003	Stoutenburg et al.	
IT	US 2003/0222136 A1		12-04-2003	Bolle et al.	
IU	US 2003/0225689 A1		12-04-2003	MacFarlane et al.	
IV	US 2004/0015438 A1		01-22-2004	Compiano	
IW	US 2004/0024701 A1		02-05-2004	Hansen et al.	
IX	US 2004/0068437 A1		04-08-2004	McGee et al.	
IY	US 2004/0059672 A1		03-25-2004	Baig et al.	
IZ	US 2004/0078327 A1		04-22-2004	Frazier et al.	

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	JA	US 2004/0088248 A1	05-06-2004	Cutler	
	JB	US-6,736,314 B2	05-18-2004	Cooper et al.	
	JC	US 2004/0107165 A1	06-03-2004	Blair et al.	
	JD	US 2004/0117302 A1	06-17-2004	Weichert et al.	
	JE	US 2004/0088261 A1	05-06-2004	Moore et al.	
	JF	US 2004/0098328 A1	05-20-2004	Grant et al.	
	JG	US 2004/0098335 A1	05-20-2004	Michelsen	
	JH	US 6,761,309	07-13-2004	Stoutenburg et al.	
	JI	US 6,761,311	07-13-2004	Algiene et al.	
	JJ	US 2004/0138947	07-15-2004	McGee et al.	
	JK	US 2004/0139008 A1	07-15-2004	Muscavage et al.	
	JL	US 2004/0143552 A1	07-22-2004	Weichert et al.	
	JM	US 2004/0148286 A1	07-29-2004	Rogers	
	JN	US 2004/0153398 A1	08-05-2004	Baumgartner et al.	
	JO	US 2004/0158521 A1	08-12-2004	Newton et al.	
	JP	US 2004/0167860 A1	08-26-2004	Baxter et al.	
	JQ	US 2004/0193897 A1	09-30-2004	Van Volkenburgh	
	JR	US 2004/0210476 A1	10-21-2004	Blair et al.	
	JS	US 2004/0210506 A1	10-21-2004	Algiene et al.	
	JT	US 2004/0210521 A1	10-21-2004	Crea et al.	
	JU	US 2004/0210523 A1	10-21-2004	Gains et al.	
	JV	US-2004/0211831 A1	10-28-2004	Stoutenburg et al.	
	JW	US 6,814,282 B2	11-09-2004	Seifert et al.	
	JX	US 6,827,260	12-04-2004	Stoutenburg et al.	
	JY	US 6,829,588	12-07-2004	Stoutenburg et al.	
	JZ	US 2004/0254833 A1	12-16-2004	Algiene et al.	
	KA	US 6,847,947	01-25-2005	Kambour et al.	
	KB	US 2005/0017067 A1	01-27-2005	Weinberger	
	KC	US 6,886,742	05-03-2005	Stoutenburg et al.	
	KD	US 6,908,031	06-21-2005	Seifert et al.	
	KE	US 6,922,673	07-26-2005	Karas et al.	
	KF	US 2005/0167481 A1	08-04-2005	Hansen et al.	
	KG	US 2005/0187929 A1	08-25-2005	Staggs	
	KH	US 2005/0180550 A1	09-18-2005	McGee et al.	
	KI	US 2005/0209958 A1	09-22-2005	Michelsen	
	KJ	US 2005/0209961 A1	09-22-2005	Michelsen	

FOREIGN PATENT DOCUMENTS					
Examiner	Cite	Foreign Patent Document	Publication Date	Name of Patentee or Applicant	Pages, Columns, Lines, Figures
Examiner Signature	<i>Robert Pond</i>		Date Considered	6/26/06	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute for form 1449A&B/PTO				Complete if Known	
				<i>Application Number</i>	10/010,068
				<i>Filing Date</i>	December 6, 2001
				<i>First Named Inventor</i>	Karas et al.
				<i>Art Unit</i>	3625
				<i>Examiner Name</i>	Robert M. Pond
Sheet	8	of	20	Attorney Docket Number	020375-000610US

		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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		KL	EP	0 745 961	A2	04-12-1996		<input type="checkbox"/>
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		KN	EP	0 949 596	A2	10-13-1999		<input type="checkbox"/>
		KO	EP	1 077 436	A2	02-21-2001		<input type="checkbox"/>
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		LC	FR	2728983	A1	07-05-1996		<input checked="" type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/m/	LD	AMERINET, INC., "Debit-It!-The Best Idea In Payment Systems Since the Credit Card", downloaded from website http://www.debit-it.com/ on 2/7/00, 8 pages	
	LE	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.	
	LF	BUSINESS WIRE, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion", downloaded from website http://www.proquest.umi.com .	
	LG	CONFINITY, INC., PayPal.com, How PayPal.com Works, downloaded from website http://www.paypal.com on 02/07/2000, 7 pages	
	LH	DOTBANK, The Way to Send and Receive Money on the Internet, downloaded from website http://www.dotbank.com , 02/07/2000, 6 pages.	
	LI	http://www.vfi-finance.com/tranz330.htm , Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service, VeriFone Finance, January 1999, pages 1-3, especially pages 1-2.	
/m/	LJ	IDEALAB COMPANY, PayMe.com, downloaded from website http://ssl.idealab.com on 2/16/2000, 7 pages.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT					
(use as many sheets as necessary)					
Sheet	9	of	20		
				Application Number	10/010,068
				Filing Date	December 6, 2001
				First Named Inventor	Karas et al.
				Art Unit	3625
				Examiner Name	Robert M. Pond
				Attorney Docket Number	020375-000610US

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
/m/	LK	Intell-A-Check Corp.: "Intell-A-Check! -The Way to get Paid", Intell-A-Check product overview, retrieved from http://www.icheck.com/ on 02/07/2000, 7 pages			
	LL	KARPINSKI, R. "Web Merchants Try Debit Cards and Gift Certificates to Spur Sales" InternetWeek, 11 October 1999, 2 pages.			
	LM	LAWTON, George; "Biometrics: A New Era in Security"; 1998, Computer, Vol. 31, No. 8, pp. 16-18.			
	LN	New commercial services from Western Union allow businesses to directly transfer money internationally; User companies can now send or receive money at their own offices through on-line connection to world's largest international money transfer network. Business Wire. 16 October 1995, page 1.			
	LO	RUSSO, R. "Omaha's Giftpoint.com Draws \$5 Million Investment", Omaha World, 14 December 1999, 2 pages.			
	LP	STOCKEL, Anna; "Securing Data and Financial Transactions"; 1995, Institute of Electrical and Electronics Engineers 29th Annual Conference, pp. 397-401.			
	LQ	PR Newswire, "GiftSpot.com Simplifies Gift-Giving on the Internet," 1999-10-20 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 5 pages.			
	LR	TeleCheck International, Inc.: "Making Checks Our Responsibility", retrieved from http://www.telecheck.com/home/home.html on 02/07/2000, 8 pages			
	LS	TRANSPOINT, "The Way to Pay Online", downloaded from website http://www.transpoint.com/ on 2/10/2000, 12 pages.			
	LT	WALKER, L. "Click a Card", The Washington Post, 16 December 1999, 3 pages.			
	LU	Website "eCount" at http://www.ecount.com			
	LV	Website: "Billpoint" at http://www.billpoint.com			
	LW	Website: "eMoneyMail" at http://www.emoneymail.com			
	LX	Website: "I-Escrow" at http://www.iescrow.com			
	LY	Website: "PayMe.com" at http://www.payme.com			
/m/	LZ	Website: "PayMyBills.com" at http://www/paymybills.com			

Examiner Signature		Date Considered	6/26/05
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Substitute for form 1449A&B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/010,068
				Filing Date	December 6, 2001
				First Named Inventor	Karas et al.
				Art Unit	3625
				Examiner Name	Robert M. Pond
Sheet	10	of	20	Attorney Docket Number	020375-000610US

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
<i>MW</i>	MA	Website: "PayPal" at http://www.paypal.com		
	MB	Website: "Tradesafe.com" at http://www.tradesafe.com		
	MC	x.com, Do More with Your Money, downloaded from website http://www.x.com. , 02/07/2000, 5 pages.		
	MD	http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995 >		
	ME	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995 >		
	MF	LEVIN, Gary: "Western Union not fading into sunset; new services are added as telegrams drop"; 1992, 2 pages.		
	MG	"Quick Collect"; Western Union Training Guide; 2004, 10 pages.		
	MH	"Send your payment using Western Union Quick Collect"; 2 pages.		
	MI	"Purchasing American Airlines Tickets Just Got Easier"; 2005, 4 pages.		
	MJ	"Lan Airline Alliance Carriers and Western Union Offer Travelers Additional Payment Options"; 2005, 3 pages.		
	MK	"Quick Collect: Government/Child Support Agency Name, Training Guide"; 2004, 7 pages.		
	ML	"Western Union Quick Collect; 3 Easy Ways to Send a Payment: In Person, Online or by Phone!"; 2 pages.		
	MM	"Western Union: Now, using our service is even more rewarding"; 1 page.		
	MN	"To send a Quick Collect Payment"; sample form, 1 page.		
	MO	"Western Union: Some QUICK FACTS about QUICK COLLECT"; 1 page.		
<i>MW</i>	MP	"Quick Collect Sales Presentation"; 28 pages.		

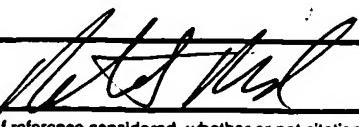
Examiner Signature	<i>Robert M. Pond</i>	Date Considered	<i>6/26/02</i>
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Substitute for form 1449A&B/PTO				Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT					
(use as many sheets as necessary)					
Sheet	11	of	20		
Application Number	10/010,068				
Filing Date	December 6, 2001				
First Named Inventor	Karas et al.				
Art Unit	3625				
Examiner Name	Robert M. Pond				
Attorney Docket Number	020375-000610US				

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<i>MW</i>	MQ	"Western Union Quick Collect"; 2 pages.		
	MR	"Why Send Your Customers Across Town When You Can Send Them Next Door?"; 2005, 1 page.		
	MS	"There's a lot to be said about the many advantages of the Quick Collect service. And look who's saying it"; 4 pages.		
	MT	"If you're not getting your payment with Quick Collect, chances are you're not getting it"; 2001, 2 pages.		
	MU	"Western Union: Ford Credit Phone Pay-How does it work?", 2001, 1 page.		
	MV	Western Union Quick Collect: The Fastest way to collect good funds"; 1999, 11 pages.		
	MW	"Only Western Union"; 2 pages.		
	MX	"Announcing Quick Collect Online"; 2002, Western Union's Professional Collector, 3 pages.		
	MY	"When you're helping a customer make a crucial payment there's no room for guesswork"; 2002, Western Union's Professional Collector, 3 pages.		
	MZ	"Western Union Quick Collect: The most agents, the most locations, the most experienced"; 2000, 2 pages		
	NA	"It takes a certain person to make a good collector. But it takes a good manager to make a champion"; 2001, Western Union's Professional Collector, 3 pages.		
	NB	"Nationwide Credit Collectors Act Globally"; 2001, Western Union's Professional Collector, 3 pages.		
	NC	"Guess What? The check's not in the mail"; 2001, Western Union's Professional Collector, 3 pages.		
	ND	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, <u>Newsbriefs</u> , Vol. 2, No. 1, 3 pages.		
	NE	"You're sending more than a payment: Point-of-Sale & Merchandising Support Advertising Materials, 2 pages.		
<i>MW</i>	NF	"Company Profile: The Western Union Convenience Pay Service"; 2004, 4 pages.		

Examiner Signature		Date Considered	6/26/06
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(use as many sheets as necessary)				Filing Date	December 6, 2001
				First Named Inventor	Karas et al.
				Art Unit	3625
				Examiner Name	Robert M. Pond
Sheet 12		of 20	Attorney Docket Number 020375-000610US		

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
<i>MJ</i>	NG	"You're sending more than a payment: You're sending peace of mind"; 2004, 3 pages.			
	NH	"SBC Communications adds Western Union Locations for Walk-in Customer Bill Payments"; SBC News Release, 2 pages.			
	NI	"Send Your Utility Bill Payment from Here!"; 3 pages.			
	NJ	"Rhode Island becomes first state to accept child support payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, 3 pages.			
	NK	"Rhode Island becomes first state to accept child support payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, 3 pages.			
	NL	"State of Hawaii to Accept Child Support Payments at Western Union"; 2004, 2 pages.			
	NM	"Annual Report of the President of the Western Union Telegraph Company"; 1873, pages 8-11.			
	NN	"First located example of a money transfer"; 8/25/1873, 1 page.			
	NO	"Annual Report of the President of the Western Union Telegraph Company"; 1874, pages 8-11.			
	NP	"The Western Union Telegraph Company: Rules for Money Transfer Service"; 1908, pages 3-25.			
	NQ	"The Western Union Telegraph Company: Delivery Department Instructions"; 1926, Commercial Bulletin No. 9-A, 2 pages.			
	NR	"The Western Union Telegraph Company: Instructions for Receiving Clerks"; 1929, Commercial Bulletin No. 37-A, 2 pages.			
	NS	"Annual Report of the Western Union Telegraph Company"; 1935, 2 pages.			
	NT	"Dots and Dashes"; 1935, Vol. 11, No. 9, 4 pages.			
	NU	"Annual Report of the Western Union Telegraph Company"; 1940, pages 9 and 22.			
<i>MW</i>	NV	"Annual Report of the Western Union Telegraph Company"; 1947, 2 pages.			

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/02
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				<i>Art Unit</i>	3625
				<i>Examiner Name</i>	Robert M. Pond
Sheet	13	of	20	<i>Attorney Docket Number</i>	020375-000610US

NON PATENT LITERATURE DOCUMENTS				
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<i>MJM</i>	NW	"Annual Report of the Western Union Telegraph Company"; 1949, 2 pages.		T ²
	NX	"Annual Report of the Western Union Telegraph Company"; 1951, 2 pages.		
	NY	"Annual Report of the Western Union Telegraph Company"; 1953, 2 pages.		
	NZ	"Annual Report of the Western Union Telegraph Company"; 1954, 3 pages.		
	OA	"Annual Report of the Western Union Telegraph Company"; 1973, 5 pages.		
	OB	"Annual Report of the Western Union Telegraph Company"; 1974, 2 pages.		
	OC	"Annual Report of the Western Union Telegraph Company"; 1978, 2 pages.		
	OD	"Annual Report of the Western Union Telegraph Company"; 1981, 2 pages.		
	OE	"Amex Money Order Dispenser"; 1990, The Nilson Report, 1 page.		
	OF	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages.		
	OG	"Western Union's Would-Be Rival"; 1990, American Banker, 1 page.		
	OH	"American Express in New Ad Drive"; 1990, American Banker, 1 page.		
	OI	"American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri-State Food News, 1 page.		
	OJ	"Annual Report of the Western Union Corporation"; 1990, 4 pages.		
	OK	"Collection by Money Transfer: MoneyGram Service Removes Time-Consuming Steps to Commercial Collections"; 1990, Collector, page 36.		
<i>MJM</i>	OL	"Amex tests Moneygram"; 1990, Adnews, 1 page.		

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	<i>6/26/06</i>
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/M/	OM	"Amex aims expansion strategy at local currency exchanges"; 1990, Crain's Chicago Business, 1 page.		T ²
	ON	"Sending Cash in a Flash"; 1990, Travel & Leisure, page 42.		
	OO	"....And a Nine-Second Money Order Dispenser"; 1991, Post-News, Vol. 17, No. 1, 1 page.		
	OP	"Money-wire giants battle for business: Currency exchanges wooed"; 1991, Chicago Sun Times, 2 pages.		
	OQ	"Sending Cash in a Flash: There are more ways to do it than you might think"; 1991, 2 pages.		
	OR	"Loved one stranded? Send Cash"; 1991, Akron Beacon Journal, 2 pages.		
	OS	"Common Values: Uncommon Opportunities"; 1995, First Data Corporation Annual Report, 2 pages.		
	OT	"Behind the Scenes of Life"; 1996, First Data Corporation Annual Report, 3 pages.		
	OU	"First Data InfoSource Offers Database Analysis with DecisionScope"; 1996, First Data Corporation News Release, 2 pages.		
	OV	"First Data and Netscape Offering Internet Payment Processing Service"; 1996, First Data Corporation News Release, 3 pages.		
	OW	"CES/NaBANCO Introduces Stored Value Card Technology: Blockbuster Video is First Merchant Partner"; 1996, First Data Corporation News Release, 3 pages.		
	OX	"First Data to Offer Card Profitability Software from HNC: Distribution Agreement Poised to Repeat Falcon Success"; 1996, HNC Software, Inc. News Release, 3 pages.		
	OY	"VIPS Introduces MCSource to Managed Healthcare Industry"; 1996, VIPS Healthcare Information Systems News Release, 2 pages.		
	OZ	"Leading Provider of Transaction Card Processing Selects Connect OneServer Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages.		
/M/	PA	"Netscape Announces Netscape Livepayment to Facilitate Internet Commerce"; 1996, Netscape News Release, 4 pages.		
/M/	PB	"Strean, LiteNet, BBN, and KPMG Announce Industry-Wide Initiative to Enable Wide-Scale Software Electronic Commerce"; 1996, News Release, 6 pages.		

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<i>MW</i>	PC	"First Data and Netscape Announce Program to Help Businesses Establish Payment-Enabled Web Sites"; 1996, First Data Corporation News Release, 5 pages.			
	PD	"FDR to Offer HNC Software's Real-Time Fraud Detection: New distribution Agreement to Benefit Card Banks"; 1996, First Data Resources News Release, 3 pages.			
	PE	"First Data Aligns with CyberCash to Offer New Electronic Coin Service"; 1996, First Data Corporation News Release, 3 pages.			
	PF	"First Data, First USA Paymentech, GE Capital Invest in First Virtual Holdings"; 1996, First Virtual Holdings Corporation News Release, 3 pages.			
	PG	"Annual Report of First Data Corporation"; 1998, 3 pages.			
	PH	"Annual Report of First Data Corporation"; 1999, 2 pages.			
	PI	"American Express Introduces Automated Money Order Dispenser"; 1991, Professional Check Casher, 1 page.			
	PJ	"Western Union Payment Services, Bidpay and Quick Collect, Online Bill Payment, Online Auction Payments"; http://www.westernunion.com/info/osComparePayment.asp , 2 pages.			
	PK	"About Western Union: Company History"; http://www.payment-solutions.com/history.html , 2 pages.			
	PL	"Western Union Money Transfer Services, Send Money Online, Money Orders, Send Telegrams"; http://www.westernunion.com/info/osCompareMoneyMessage.asp , 2 pages.			
	PM	"Quick Pay: The Convenient and reliable way to receive payments from customers worldwide"; http://www.payment-solutions.com/quickpay.html , 3 pages.			
	PN	"Quick Cash: A safe and reliable way to send funds around the world"; http://www.payment-solutions.com/quickcash.html , 1 page.			
	PO	"Signature Services: Helping financial institutions send funds faster"; http://www.payment-solutions.com/signature.html , 1 page.			
	PP	"American Express Money Orders, Travelers Cheques Now on Sale"; 1936, Dots and Dashes, 2 pages.			
	PQ	List of Prepaid Services; http://www.westernunion.com/info/osComparePrePaid.asp , 1 page.			
<i>MW</i>	PR	"Get your Collect Card"; 1939, Dots and Dashes, 2 pages.			

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/06
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Substitute for form 1449A&B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				<i>Application Number</i>	10/010,068
(use as many sheets as necessary)				<i>Filing Date</i>	December 6, 2001
				<i>First Named Inventor</i>	Karas et al.
				<i>Art Unit</i>	3625
				<i>Examiner Name</i>	Robert M. Pond
Sheet	16	of	20	<i>Attorney Docket Number</i>	020375-000610US

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
/M/	PS	Picture of Bill payment form or advertisement, 1 page.			
	PT	"NTS Completes Merger with EDS Fleet Services; New First Data Unit Sets Sights on New Markets"; 1996, NTS Press Release, 3 pages.			
	PU	Transfers require ID made by telephaph; 1895, Tariff Book, 4 pages.			
	PV	American Greeting Cards Click-Through; 38 pages.			
	PW	"MoneyZap.com Greeting Card Process Flow"; 2000, 2 pages.			
	PX	"Western Union/Money Zap: Send and receive money easily over the internet"; http://www.moneyzap.com/main.asp , 23 pages.			
	PY	"Western Union Gift Greetings"; 6 pages.			
	PZ	"PayPal: The way to send and receive money online"; 4 pages.			
	QA	"Aeromexico and Western Union Partner to Offer a Cash Payment Option for Booking Airline Tickets"; 2004, Press Release, 2 pages.			
	QB	"Western Union and Continental Airlines Introduce New Quick and Easy Cash Payment Option When Booking Flights"; 2004, Press Release, 4 pages.			
	QC	"Purchasing American Airlines Tickets Just Got Easier"; 2004, Press Release, 4 pages.			
	QD	"LAN Airline Alliance Carriers and Western Union offer Travellers Additional Payment Options"; 2005, Press Release, 3 pages.			
	QE	"Western Union Financial Services, Inc.: Benefits Quick Cash Agreement and Disclosure Statement"; 1998, 2 pages.			
	QF	"Western Union Financial Services, Inc.: Cash Card Agreement and Disclosure Statement"; 1998, 2 pages.			
	QG	"Federal Benefits Checks are Going Away-Don't Let Your Customers Go with Them: Announcing the Western Union Benefits Quick Cash Program"; 4 pages.			
/M/	QH	"Introducing the Western Union Cash Card Program"; 1998, 2 pages.			

Examiner Signature		Date Considered	6/26/06
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<i>MW</i>	QI	"Western Union Creates Phone Card with BLT Technologies"; 1997, PR Newswire Association, 2 pages.			
	QJ	"AT&T Wireless to Offer Western Union SwiftPay as Replenishment Option for AT&T Free2Go Wireless Prepaid Customers"; 2001, PR Newswire Association, 2 pages.			
	QK	"New Western Union SwiftPay Service Continues Expansion of Consumer-to-Business Payment Options"; 1999, PR Newswire Association, 2 pages.			
	QL	"Western Union SwiftPay Selected by SHEAKLEY UNISERVICE to Complete W-2 Reprint Transactions"; 2000, PR Newswire Association, 2 pages.			
	QM	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, Press Release, 3 pages.			
	QN	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, Press Release, 3 pages.			
	QO	"SBC Communications Adds Western Union Locations for Walk-In Customer Bill Payments"; 2005, Press Release, 2 pages.			
	QP	"Western Union Money Orders More Popular Than Ever"; 1942, Dots and Dashes, Vol. 18, No. 3, 2 pages.			
	QQ	"Refund of Money Transfers"; 1913, Journal of the Telegraph, 2 pages.			
	QR	Western Union Credit Card; 1915, 4 pages.			
	QS	How money by phone was paid;; Money Transfer Service: Book of Rules and List of Offices; 1926, Western Union Telegraph Company, 3 pages.			
	QT	"Pilgrims Started Thanksgiving Custom"; Dots and Dashes, Vol. 4, No. 11, 2 pages.			
	QU	"The Yellow Blank is Correct for every social need"; 1930, Western Union Booklet, 2 pages.			
	QV	"Last of the Pony Express Riders Tells His Story"; 1932, Dots and Dashes, Vol. 8, No. 10, 2 pages.			
	QW	"Nation Receives Time Over Western Union Network"; 1931, Dots and Dashes, Vol. 7, No. 5, 2 pages.			
<i>MW</i>	QX	"Collect your delinquent accounts by Telegraph"; 1933, Form 1229-A, 1 page.			

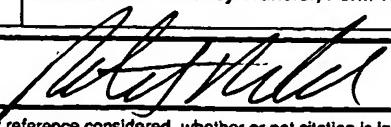
Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/06
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				<i>Art Unit</i>	3625
				<i>Examiner Name</i>	Robert M. Pond
Sheet	18	of	20	<i>Attorney Docket Number</i>	020375-000610US

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
/M/	QY	"Reynolds Arcade was Western Union Birthplace"; 1933, Dots and Dashes, Vol. 9, No. 8, 2 pages.		
	QZ	"Messenger Work Full of Adventure, Excitement"; 1933, Dots and Dashes, Vol. 9, No. 11, 2 pages.		
	RA	Shopping Order service and gift service; 1934, Western Union Telegraph Company, Money Order Book, 6 pages.		
	RB	Money Orders by Phone; 1935, Fortune Magazine, 3 pages.		
	RC	"The Yellow Blank: When, Why, How to Use It"; 1934, 5 pages.		
	RD	Money Order with confirmation; 1948, 1 page.		
	RE	"Western Union Products and Services: a brief description"; 1960, 22 pages.		
	RF	Survey of services; 1960, pages 2-31.		
	RG	Western Union News Supplement: Automatic travelers checks using Western Union; 1975, 2 pages.		
	RH	Western Union New Supplement: Money Orders delivery through Mailgram; 1975, 2 pages.		
	RI	Candygram payment service, 1 page.		
	RJ	Remittance for order sent via Western Union; 1933, 2 pages.		
	RK	Western Union Telegraph Company; 1933, Money Order Message		
	RL	Gift: Money Order for something you really want; 1933, 1 page.		
	RM	Holiday Greeting by Western Union; 1933, 1 page.		
/W/	RN	Western Union Money Transfer, Form 72-A, 1933, 1 page.		

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT					
(use as many sheets as necessary)					
Sheet	19	of	20		
Application Number	10/010,068				
Filing Date	December 6, 2001				
First Named Inventor	Karas et al.				
Art Unit	3625				
Examiner Name	Robert M. Pond				
Attorney Docket Number	020375-000610US				

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Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
<i>MWP</i>	RO	Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page.		T ²
	RP	Western Union Domestic Transfer Order, Form 72-A, 1933, 1 page.		
	RQ	Western Union Gift Orders: A Practical Answer to the Christmas Gift Problem, 1933, 1 page.		
	RR	Western Union Gift Orders: The Sensible, Convenient Way to take care of your Christmas Shopping; 1933, 1 page.		
	RS	Shopping Order by Western Union, 1933, 1 page.		
	RT	Western Union Shopping Order, 1933, 2 pages.		
	RU	Western Union Hotel-Motel Reservation Service, 1 page.		
	RV	bidpay.com: Whois search results; 2003, http://www.networksolutions.com/en_US/whois/results.jhtml;jsessionid+VZDZVYDD1J , 2 pages.		
	RW	"billserv.com Launches bills.com, an internet Portal for Consumers to Pay All Bills Online at No Cost"; 2000, Business Wire, 2 pages.		
	RX	First Data Acquires PaySys International; 2001, Press Release, 2 pages.		
	RY	Luxury Brands LLC: WOrld Famous Brands at Liquidation Proces; http://www.auctionbytes.com/cab/pages/payment , 3 pages.		
	RZ	PayPal for the Palm; http://handheldnews.com/file.asp?ObjectID=5401 , 2 pages.		
	SA	PayPal.com Case Study; http://fox.rollins.edu/~slackman/PayPal.htm , 2003, 7 pages.		
	SB	PayPal-News; http://www.ndrys.com/paypal.html , 2003, 3 pages.		
	SC	HOFFMAN, Karen Epper; "PayPal Still Running Free"; 2003, Bank Technology News, 3 pages.		
<i>MWP</i>	SD	LATOUR, Almar; "PayPal Electronic Plan May be on the Money in Years to Come"; 1999, The Wall-Street Journal, 2 pages.		

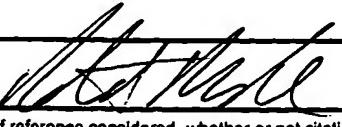
Examiner Signature	<i>Robert M. Pond</i>	Date Considered	<i>6/26/05</i>
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Sheet	20	of	20	Attorney Docket Number	020375-000610US

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/M/	SE	PLOTKIN, Hal; "Beam Me up Some Cash"; 1999, Silicon Valley Insider, 3 pages.		T ²
	SF	BONEH, Dan: "Beaming Money by Email is Web's Next Killer App"; 1999, PR Newswire, 4 pages.		
	SG	BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service; 7 pages.		
	SH	STEINER, Ina: "BidPay.com Offers Click and Pay Service for buyers"; 2000, Auction Bytes, 4 pages.		
	SI	STEINER, Ina: "Follow-up to BidPay Article"; 2000, Auction Bytes, 3 pages.		
	SJ	STEINER, Ina: "PayPal Online Payment Service - Another Way to Pay for Auction Items"; 2000, Auction Bytes, 4 pages.		
	SK	STEINER, Ina: "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services"; 2000 Auction Bytes, 4 pages.		
	SL	WERMER, Sandra; "A million credit card transactions in five hours"; 1997, Primeur, 2 pages.		
	SM	"PaySys signs up four Asian distributors"; 1997 Orlando Business Journal, 3 pages.		
	SN	Products and Services for PaySys, 2 pages.		
	SO	VisionPLUS Consumer Payment Solution Overview, 2 pages.		
	SP	PaySys - company overview, 2 pages.		
	SQ	State of New York Banking Department: Staff Letters and Memoranda; 2000, http://www.banking.state.ny.us/lo000718.htm , 2 pages.		
/M/	SR	WIJNEN, Rene; "You've Got Money!"; 2000, Bank Technology News, Vol. 13, No. 6, 4 pages.		

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